



FOR OWNERS AND RENTERS OF
PROPERTY WITHIN THE REGULATED
FLOODPLAIN IN MECKLENBURG COUNTY

SUMMER 2017



FLOODPLAIN FLASH

FEMA Ranks Charlotte Highest Among Major US Cities for Flood Prep

City Residents are eligible for up to 30% discount on flood insurance.

A Federal Emergency Management Agency (FEMA) review of Charlotte-Mecklenburg Storm Water Services' flood risk management activities has recognized Charlotte as one of the top cities in the nation. FEMA and the North Carolina Department of Public Safety announced that the City has ascended to a Community Rating System (CRS) Class 4 rating.

Reaching Class 4 is a major benefit for Charlotte residents. Not only does

it translate to a 30% reduction in premiums for policyholders, it is a recognition of decades of preparation to mitigate flooding before, during and after a storm. Managing floodplains for future growth, buying out structures at risk of repeated flood losses, expanding greenways, strong building codes, and creating a flood warning system were key to the FEMA review.

Charlotte is now the highest rated major metropolitan city and in the top 1% of all CRS participating communities in the United States. Charlotte-Mecklenburg Storm Water Services will continue to lead by communicating the dangers of flooding, mapping flood hazard areas to prevent unsafe development, engaging Charlotte Fire Department when waters rise,

and returning floodplains back to their natural state to prevent future losses.

Mecklenburg County manages FEMA's Community Rating System for the City of Charlotte, as well as for the Town of Pineville and unincorporated Mecklenburg County.



Representatives from FEMA and the NC Department of Public Safety present a plaque commemorating CRS Class 4 to Charlotte Mayor Jennifer Roberts and staff members of Charlotte-Mecklenburg Storm Water Services.

Your Property is in a Regulated Floodplain

You are receiving this newsletter because your property is in or near an area that is prone to flooding. Flooding is a natural occurrence during or after heavy rain. Flooding can be dangerous and deadly. This annual newsletter is to help you understand the risks and responsibilities of living near a mapped, regulated floodplain.

Flood Facts

- Flooding causes more property damage and more deaths in Mecklenburg County than any other type of natural disaster.
- Flooding can happen anywhere, even outside of mapped floodplains.
- Your property's flood history is not a good indicator of future flood risk.
- There are more than 4,000 buildings in Mecklenburg County's regulated floodplains.
- Smaller streams and low-lying areas are not shown on floodplain maps but can still flood.
- Rules for construction, renovation, filling and paving are more restrictive in the regulated floodplain.

Protect Your Family and Your Property From Flooding

Over the past 20 years, several hundred properties in our floodplains have experienced repetitive flood losses under FEMA's National Flood Insurance Program (NFIP). We are concerned about repetitive flooding and have an active program to help you protect yourself and your property from future flooding.

Here are some things you can do:

Ask us!

Our staff can tell you about the causes of repetitive flooding, how we are addressing it, and what would be an appropriate flood protection elevation for your home.

Prepare for flooding!

- Know how to turn off the electricity and gas to your house.
- Know evacuation routes from your home or business.
- Create an inventory of personal property and save receipts from expensive items.
- Put insurance policies, valuable papers, medicine, etc., in a safe place.
- Sign up for emergency alerts at charmeckalerts.org and follow us on social media.

Protect your home!

- Consider elevating or relocating your house or equipment above flood levels.

Need financial assistance?

- Our retroFIT grant program could reimburse up to 75-95% of the cost to retrofit your existing structure for floodproofing.
- Your property may qualify for our buyout program. Buyouts may be funded with a combination of local funds and federal grant money or may involve sole local funding source.

Protect what matters - buy flood insurance!

- Go to floodsmart.gov, contact your insurance agent or call 1-800-427-4661 for more information on rates and coverage.

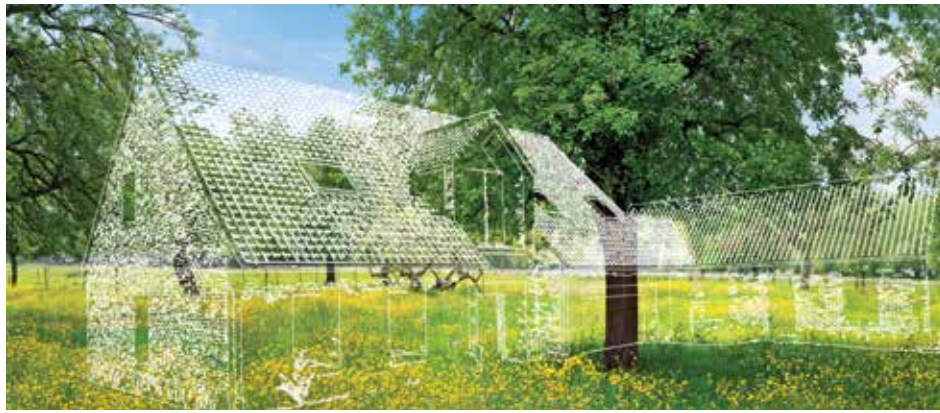
What's Inside:

Construction in a Floodplain	p.2
Flood Insurance Benefits	p.2
Prevent Flood Damage	p.2
Floodplain Manager of the Year	p.2
Updated Floodplain Maps	p.3
Flood Warning System	p.3
Floodproofing Grant	p.4
Contact	p.4

Visit StormWater.CharMeck.org for the latest updates and grant application announcements.



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Construction in a Floodplain

A Mecklenburg County Floodplain Development Permit is required for any

- new structures or buildings,
- building renovation or addition, or
- land-altering activity such as grading, filling or paving in the Special Flood Hazard Area.

There are limits on how much money you can spend to renovate or repair your home or business in the regulated floodplain. The limits apply to one-time expenses as well as multiple projects over a 10-year period. This substantial improvement rule applies to structures in the regulated floodplain which do not comply with the newest floodplain regulations.

Before you grade, build or renovate in the regulated floodplain:

Call Storm Water Services at 704-432-RAIN or email floodinfo@MecklenburgCountyNC.gov

Flood Insurance – Protect What Matters!

Flood damage is not covered by regular homeowners, renters or business insurance. You need a separate flood insurance policy.

- Everyone is eligible to buy flood insurance, even for property outside of the regulated floodplain.
- Your mortgage lender may require that you have flood insurance, but that policy usually covers only the building.
- You should get a separate flood insurance contents policy for your belongings such as furniture, clothing and electronics.
- Renters should buy flood insurance for their contents.
- After a typical flood, it costs more to replace damaged belongings than to repair damaged buildings.
- There's a 30-day waiting period before a flood insurance policy takes effect.
- Flood insurance rates are set nationwide and do not differ from company to company, or agent to agent.
- To find a flood insurance agent or estimate your premiums, call the National Flood Insurance Program at 1-888-379-9531 or go to floodsmart.gov for more information.

Prevent Flood Damage

The most effective way to protect a building from flood damage is to move it out of the floodplain. Another option is to elevate the structure above flood heights.

Elevate electrical panels, air conditioners, heat pumps, furnaces, fuel tanks, water heaters and plumbing systems at least 12 inches above projected flood heights. Install a sewer backflow valve and keep it maintained. Flood vents in crawl spaces or making basement walls watertight can reduce flood damage.

Keep sandbags, plastic sheeting and plywood on hand for emergency protection against minor flooding.

Technical assistance may be available for flood damage protection specific to your property.

Call 704-432-RAIN for more information.



Tim Trautman (right), Engineering and Mitigation Program Manager for Charlotte-Mecklenburg Storm Water Services, pictured with Dave Canaan (left), Division Director.

Mecklenburg County Floodplain Manager Named National Floodplain Manager of the Year

Tim Trautman, Program Manager for Engineering and Mitigation, was named the 2017 Floodplain Manager of the Year by the Association of State Floodplain Managers. Tim was recognized for his vision, innovation, collaboration and integrity. He has provided outstanding leadership to develop our local efforts into a recognized and distinguished program, including implementing tools to reduce flood losses, a grant program to help property owners floodproof their buildings, expanding the flood warning system (FINS), leading a nationally-recognized buyout program, and leading the effort to improve Charlotte's ranking in the Community Rating System.

Flood Insurance Discounts!

The Community Rating System evaluates community efforts to reduce flood losses. Discounts on flood insurance policies are offered by the National Flood Insurance Program (NFIP) to residents of the following municipalities:

- City of Charlotte residents can receive up to 30% discount.
- Town of Pineville residents can receive up to 10% discount.
- Residents of Unincorporated Mecklenburg County can receive up to 10% discount.

Be the Solution to Water Pollution



Join us for our monthly 2nd Saturday Stream Clean Ups



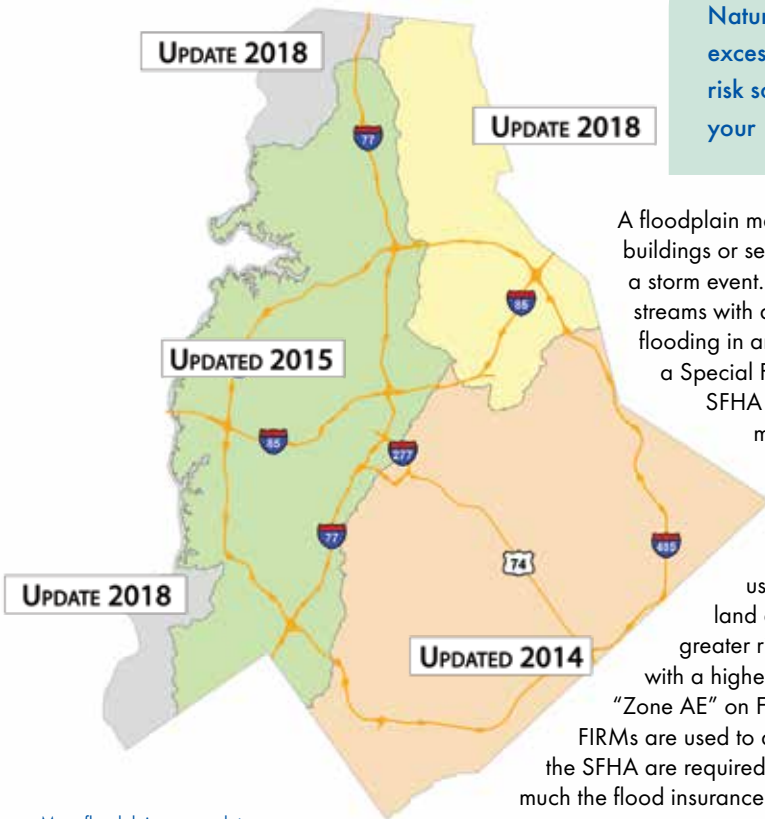
Creek ReLeaf | November 18, 2017

Updated Floodplain Maps Available Online, More to Come

Measuring flood risks is a science. Protecting people, property and the environment is our mission. Flood risks change due to many factors and floodplain maps must accurately reflect those risks. In an effort to reduce both risks and losses, updated floodplain maps are being implemented for the majority of Mecklenburg County.

Remember:

Nature created floodplains to store excess water. Maps show the flood risk so you can take action to protect your **family and your property.**



More floodplain map updates will be completed soon, including northeastern Mecklenburg County as well as lake-front and riverfront properties. Throughout the remapping process, the public is invited to see proposed maps, ask questions and post concerns.

Throughout the remapping process, the public is invited to see proposed maps, ask questions and point out concerns. New information is also posted at StormWater.CharMeck.org under the "Flooding" section.

Find Floodplain Maps at StormWater.CharMeck.org

Draft and Preliminary Floodplain Maps are available prior to implementation. Current floodplain maps are available at "3D Floodzone"

Floodplains are Positive for the Community

Floodplains are supposed to flood. One acre of undeveloped floodplain can temporarily store 1.5 million gallons of floodwater. Floodplains can reduce water pollution. Plants naturally found in floodplains filter out pollutants such as sediment, excess nutrients and some harmful chemicals.

Floodplains are important to the environment. Many birds, mammals, insects and reptiles depend on floodplains for food and nesting areas. Charlotte-Mecklenburg Storm Water Services works to protect and restore streams and surrounding floodplains to improve water quality and aquatic life habitat.

Who To Contact:

StormWater.CharMeck.org

To report minor flooding or drainage problems, illegal dumping, or to volunteer:

3-1-1 or 704-336-7600

Floodplain maps, Floodplain Development Permits, floodplain construction, flood safety:

704-432-RAIN

Flood insurance:

1-888-379-9531



Flood Warning System Saves Lives and Protects Property

Charlotte-Mecklenburg Storm Water Services continues to expand its network of rain gauges, stream gauges and creek cameras. This network is known as the Flood Information & Notification System or FINS. When heavy rain starts falling and creeks start rising, FINS automatically notifies local emergency responders. Firefighters and police go to rising streams or low-lying areas to decide whether to barricade roads or evacuate residents.



See Your Flood Risk in 3D

Typical floodzone maps depict the floodplain areas in only two dimensions: length and width, showing how far floodwater will spread across the ground. Our new floodplain maps add information on the flood height and show how deep and even how fast the floodwater will get. Adding the third dimension (height) is why the new maps are referred to as "3-D".



Want To Flood-proof Your Home? We Can Help!

- On-site retrofitting technical assistance
- Inspections of stormwater drainage systems
- Flood insurance questions
- Information on financial assistance

Visit stormwater.charmeck.org or call 3-1-1 for more information



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1-800-427-4661

StormWater.CharMeck.org

Stay updated by following us on social media!



Floodproofing • Improvements • Together

Is Your Property Eligible for a Floodproofing Grant?

Mecklenburg County offers floodproofing grants to property owners in the regulated floodplain. The retroFIT (Floodproofing • Improvements • Together) program offers financial and technical assistance to property owners that undertake flood damage reduction measures for existing buildings in the regulated floodplain. Financial grants of 75% to 95% of eligible expenses are available for qualified projects. The program is intended to assist floodplain property owners who may not be currently served by other mitigation efforts (e.g. creek restoration/mitigation projects and buyout programs) and are at risk for future flood losses.



There are seven flood damage reduction techniques considered for RetroFIT grant funding:

- Structure elevation
- Structure relocation
- Wet flood-proofing
- Dry flood-proofing
- Equipment elevation
- Basement abandonment
- Structure demolition

